

ADOPTED CHILDREN—HEALTH INSURANCE COVERAGE

July 26, 1988

[S. Con. Res. 95]

Whereas at least 36,000 children in the United States are legally free for adoption and are living in foster care waiting for a permanent home;

Whereas many of the children are physically, mentally, and emotionally disabled;

Whereas some insurers deny health insurance to a disabled adopted child on the basis that the disability of the child is a preexisting condition;

Whereas the actions of the insurers impose a significant barrier to the adoption of children with disabilities because few prospective adoptive parents can afford to take the risk of adopting a child who will not be covered by health insurance;

Whereas under State law adoption severs the legal ties between the adopted child and the adopted child's birth parents, and creates a legal relationship with the adoptive parents;

Whereas in every State, State law has established that an adopted child has the same legal status as a biological child;

Whereas many insurers cover a biological child with the same disability born to the adoptive parents;

Whereas by denying health insurance coverage to disabled adopted children, insurers are discriminating against adopted children and establishing a policy contrary to State law; and

Whereas the barriers to adoption that deny children a permanent home and prevent couples and single individuals from establishing families should be eliminated: Now, therefore, be it

Resolved by the Senate (the House of Representatives concurring), That it is the sense of Congress that Congress—

(1) opposes discrimination in health insurance against adopted children;

(2) urges insurers to treat all adopted children identically to newly born biological children;

(3) urges State legislatures to encourage health insurers to cover adopted children of the insured, subscriber, or enrollee on the same basis as other dependents, with such coverage to be effective from the date of placement for purpose of adoption.

SEC. 2. The Secretary of the Senate shall transmit a copy of this concurrent resolution to—

(1) an appropriate official of the legislature of each State, and

(2) an appropriate official of the National Association of Insurance Commissioners.

Agreed to July 26, 1988.

BAHA'I FAITH—IRANIAN PERSECUTION

Aug. 8, 1988

[S. Con. Res. 120]

Whereas the Congress has, by concurrent resolutions adopted in 1982 and 1984, and in numerous other appeals, declared that it holds the Government of Iran responsible for upholding the rights